IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re A	pplicatio	n of:	Confirmation No.: 4917
	Sheldo	n H. Foss,	
Serial N	io.: 10/6	85 277	Group Art Unit: 3628
			Examiner: SOUGH, H.
Filed:	14 Octob	er 2003	Docket No.: 03001.1030
For: S	TEM,	METHOI	AND APPARATUS FOR PROVIDING FINANCIAL SERVICES
			SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
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Sir:	This in	formation	disclosure statement is filed in accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, and specifically:
	⊠	(within T	7 CFR 1.97(b), or tree mentins of filing national application, or date of entry of international application; or before as of first office action on the merics; whichever occurs last)
		under 3	7 CFR 1.97(c) together with cither a: Statement Under 37 CFR. 1.97(c), or a 181000 for each 97 CFR. 1.17(c), or (After the CFR. 1.97(c)) time period, but belief to the first affice action or rodice of allowance, whichever count field)
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			ng the pendency of this application, please charge any fees required to Deposit Account 50-3479 pursuant The Commissioner is hereby requested to credit any overpayment to Deposit Account No. 50-3479.
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A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on FORM PTO/SB08A, as presently understood by the individual(s) designated in 37 CFR 1560 most knowledgeable about the content is given on the statched short, or where a foreign language patent

is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on the form PTO 1449 and is enclosed herewith.

The following rights are reserved by the Applicant(s): the right to establish the patentiability of the claimed invention over any of the listed documents should they be applied as reference, and/or the right to prove that some of these documents may not be prior art, and/or the right to prove that some of these documents may not be enabling for the teachings they purport to affer

This statement should not be construed as a representation that an exhaustive search has been made, or that information more material to the examination of the present application, does not exist. Any statements or identifications regarding the relevance of any portion(s) of citied references should not be construed as a representation that the most relevant portion(s) have been identified, and the absence or is not statement or identifications should not be construed as representations that there are no relevant portion(s). The Examiner's appectically respected not rely softly on the materials independent and discourage between the decomment, and to form discouraged to the proposed control of the control of the proposed control of the control of the proposed cont

It is requested that the information disclosed herein be made of record in this application and that the Examiner initial and return a copy of the enclosed PTO/SB/08A to indicate the documents have been considered.

Respectfully Submitted,

SMITH FROHWEIN TEMPLEL GREENLEE BLAHA LLC

By: Eric M. Ringer, Rep. No. 47,028

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Sheet 1 of 11

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Filing Date 14 October 2003 First Named Inventor Sheldon H. Foss, Jr Art Unit 3628 Examinor Name Sough, Hyung 03001.1030 Attorney Docket Number

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